

3/14

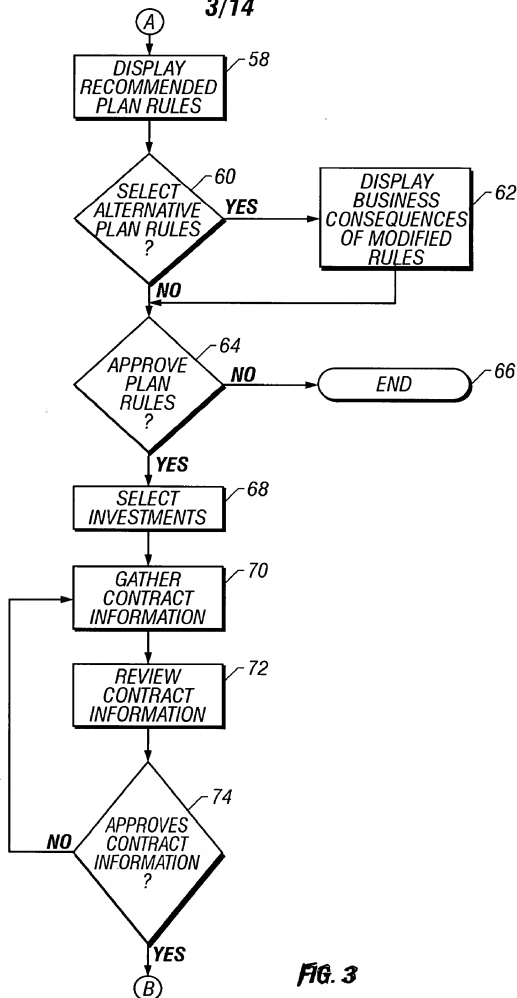


FIG. 3

9/14

CHARACTERISTIC DRIVING NEED FOR RETIREMENT PLAN	EMPLOYER CONTRIBUTION PLAN PROVISIONS	EMPLOYEE ELIGIBILITY
ATTRACT NEW EMPLOYEES RETAIN EXISTING EMPLOYEES	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE 	IMMEDIATE ENTRY
ATTRACT NEW EMPLOYEES COMPENSATE HIGHER- PAID EMPLOYEES	<ul style="list-style-type: none"> • 50% UP TO 4% MATCHING CONTRIBUTION • 100% VESTING • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	IMMEDIATE ENTRY
ATTRACT NEW EMPLOYEES REDUCE TAX-LIABILITY	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • 100% VESTING • PAY-TO-PAY PROFIT SHARING CONTRIBUTION 	IMMEDIATE ENTRY

FIG. 7A

10/14

52 CHARACTERISTIC DRIVING NEED FOR RETIREMENT PLAN	54 EMPLOYER CONTRIBUTION PLAN PROVISIONS	56 EMPLOYEE ELIGIBILITY
108 RETAIN EXISTING EMPLOYEES COMPENSATE HIGHER- PAID EMPLOYEES	<ul style="list-style-type: none"> • 25% UP TO 4% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	CHOOSE <ul style="list-style-type: none"> • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21
110 RETAIN EXISTING EMPLOYEES REDUCE TAX LIABILITY	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE • PAY-TO-PAY PROFIT SHARING CONTRIBUTION 	CHOOSE <ul style="list-style-type: none"> • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21
112 COMPENSATE HIGHER- PAID EMPLOYEES REDUCE TAX LIABILITY	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • 100% VESTING • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	CHOOSE <ul style="list-style-type: none"> • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21

FIG. 7B